

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

VIRGINIA GWEN BARHAM

Debtor(s)

Case No. 23-50500 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2023.
- 2) The plan was confirmed on 05/19/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/06/2025.
- 5) The case was dismissed on 03/06/2025.
- 6) Number of months from filing or conversion to last payment: 23.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,640.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,564.82
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$22,564.82**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,853.11
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,188.22
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,041.33**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FRANKLIN FINANCIAL	Secured	1,506.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	892.79	NA	NA	0.00	0.00
CADENCE BANK, FKA BANCORP SOI	Unsecured	1,251.00	1,160.88	1,160.88	0.00	0.00
CSL Financial, LLC	Secured	NA	0.00	4,071.20	1,107.94	0.00
CSL Financial, LLC	Secured	57,476.00	58,837.11	0.00	11,594.13	0.00
FIRST TOWER LOAN, LLC	Unsecured	2,449.00	3,061.88	3,061.88	0.00	0.00
FIRST TOWER LOAN, LLC	Unsecured	604.00	626.31	626.31	0.00	0.00
HEIGHTS FINANCE HOLDING CO	Unsecured	1,710.00	1,695.64	1,695.64	0.00	0.00
HELIX KENDALL BANK	Unsecured	1,156.08	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	807.00	807.82	807.82	0.00	0.00
NATIONAL CREDIT SYSTEMS, INC.	Unsecured	145.00	NA	NA	0.00	0.00
PLAZA SERVICES, LLC	Unsecured	1,056.40	1,056.40	1,056.40	0.00	0.00
Radius Global Solution	Unsecured	560.00	NA	NA	0.00	0.00
REPUBLIC FINANCE, LLC	Unsecured	1,794.00	1,953.61	1,953.61	0.00	0.00
Speedy/Rapid Cash	Unsecured	1,519.00	1,519.00	1,519.00	0.00	0.00
US DEPT OF EDUCATION	Unsecured	67,099.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	3,092.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	74.30	74.30	0.00	0.00
WESTLAKE SERVICES, LLC	Secured	17,658.00	18,435.68	18,435.68	3,672.34	2,149.08

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$4,071.20	\$12,702.07	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,435.68	\$3,672.34	\$2,149.08
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,506.88	\$16,374.41	\$2,149.08
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,955.84	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,041.33</u>	
Disbursements to Creditors	<u>\$18,523.49</u>	
TOTAL DISBURSEMENTS :		<u>\$22,564.82</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/30/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.